Loan Application form

MICRO-CREDIT ENTERPRISE

First Name COMFORT Middle Name ASABEA

Surname PANYIM

Date of Birth 21/01/1990 Age ..... Gender FEMALE

Postal Address ..... House Address CK 0187/6952 YESU HKWA

NOTE: please indicate a visible landmark to your home address YESU HKWA WASHING BAY

Years at this current address ..... mm/yyyy Rent ✓ Own ..... Mortgage .....

Mobile 0257887471 Email .....

Spouse Name ..... Last Name .....

Mobile # ..... Email .....

Date of birth dd/mm/yyyy ..... Age ..... Number of children 1 dependents 1

Employment

Self Employed ✓ Employee ..... Unemployed .....

Profession ..... Employer Name and address .....

..... years of experience .....

Business location. Indicate visible landmark HIPPOMG JUNCTION - ELMINA

Self employed: business type and details C-DAH KLODIM / MOBILE MONEY

Income details

Monthly GH¢ ..... weekly GH¢ 4000 Daily GH¢ 800

Previous loan obtained from MJY3 GHc 3000 Date 14/01/2025

Current working capital GHc 25000 Loans from other sources GHc ..... Date .....

identification

Identification: National ID # GHA-718347585-1 Passport # .....

Date of issue 13/01/2020 Expiry date 12/01/2030 Place of Issue ELMINA

Purpose for the load GH¢ 10,000 FOR BUSINESS

Loan Application form

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Loan repayments

Daily GHc ..... Weekly GHc ..... Bi-Weekly GHc ..... Monthly GHc .....

Collateral

What assets are you using as a security for this loan ?

Items	Value	Location	Date acquired
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYENT DEFAULTER

PAYMENT PERIOD.....6..... MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF 2% OF THE AMOUNT DUE AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY DAILY, WEEKLY, BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISION IN THIS DOCUMENT CLEARLY EXPLAINED TO ME (.....COMFORT.....ASABEA.....PAMYIM.....) IN THE .....ENGLISH..... LANGUAGE, THAT I FLUENTLY SPEAK AND UNDERSTAND, AND HAVE UNDERSTOOD THE TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARK TO THE TERMS AND CONDITION AS STATED IN THEREOF.

APPLICANT SIGNATURE/THUMB PRINT.....DATE.....07/03/2025

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I MICHEAL KAFUI WONYUNO hereby guarantee a loan of GHc 10,000

Being granted to (Full name of borrower) COMFORT ASABEA PANYIN

Whom I am related to as FRIEND

I MICHEAL KAFUI WONYUNO solemnly pledge to be liable for all payments, loan principal, interest, default charges and other collection cost, when this loan is in default. I understand that all legal means will be enforced to collect the said amount plus all other charges.

I consent to the terms and conditions of this loan. I will also make myself available when needed for identification and verification.

Date of birth 17/12/1992 Age .. Gender MALE

Mobile 0599089521 Email

Postal Address House Address 0277 CUCUMBA STREET

Please indicate a visible landmark

Identification: National ID # GHA-721594913-3 Passport #

Date of issue 10/03/2020 Expiry date 09/03/2030 Place of issue ELMINA

Employment details. Employee..... Employer Name and address.....

Self employed ✓ nature of business HOTEL MANAGER

Business location/address OPPOSITE ELMINA BEACH RESORT

Please indicate a visible landmark

Unemployed.....

Profession ..... years of experience 2

Guarantor's income details. Monthly GH¢ 3000 Weekly GH¢ Daily GH¢

Guarantor's signature/thumb print Date 07/03/2025

Official use only

Loan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

Signature..... Date.....

LOAN LIABILITY AGREEMENT FORM

I COMFORT ASABEA PANTIN solemnly agree to pay all loans interest acquired from MJY3 in full the terms agreed to and the period solemnly agreed to.

MJY3 will use all means necessary to recover all monies owed and any other cost incurred during this loan collection period

When loan a loan is default, our clients and their guarantors are required to cooperate with us to find a cordial way of working together during the defaulting period to make amends.

When a client is not cooperative or when a loan in default, our office will use all means available to us that is hereby agreed to this document to recover our monies.

CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND SOCIAL MEDIA AND MADE PUBLIC WAY OF MAKING THE DEFAULTING CLIENT TO PAY WHAT IS OWED.

DEFUALTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I N/A do hereby agree that I am serving as interpreter

For COMFORT A. PANTIN and MICHEAL K. WENYONY

(Borrower) (Guarantor)

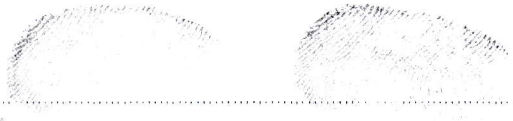
Client of MJY3 concerning this loan agreement in the ENGLISH Language

Which both clients understand and speak fluently.

They, the borrower and the guarantor append their signature and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) N/A

Client signature and thumb print (Required)



Guarantor signature and thumb print (Required)

CalBank

CalBank PLC
Account Statement

Generated on March 3, 2025, 3:05 pm
Statement No#: 202503031504567284 7459
Channel :CalBank App

Summary Statement For: February 1, 2025 to March 3, 2025	
Account Name: C-DAN KLODIN	**Account No :** 1400006290037
Account Class: CORPORATE SAVINGS ACCOUNT	**Currency :** GHS
Total Debit: -12,010.75	**Total Credit:** 13,320.00
Opening Balance : 105.71	**Closing Balance :** 1,414.96
Address: 472-N2 C2-NEAR COMMU. 2 POLICE P.O.BOX 31 CAPE COAST	

POSTING DATE	VALUE DATE	REFERENCE	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT	BALANCE
03 FEB 25	02 FEB 25	FT250341DDN9\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFERTRF-20250202F090384I67U5-B2OWNW	-100.00	0.00	5.71
10 FEB 25	08 FEB 25	FT25041B22F7\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF20250208764122245 8-W2OWNB	0.00	200.00	205.71
10 FEB 25	08 FEB 25	FT250417YTRF\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF20250208385419120 1-W2OWNB	0.00	30.00	235.71
10 FEB 25	08 FEB 25	FT25041FCTCF\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF20250208112750775 1-W2OWNB	0.00	30.00	265.71
10 FEB 25	10 FEB 25	FT25041782SL\IAB	Card Maintenance Fe JAN 25 SUB	-5.00	0.00	260.71

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POSTING DATE	VALUE DATE	REFERENCE	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT	BALANCE
10 FEB 25	08 FEB 25	FT25041161J8\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037/WLTTRF20250208353206148/-W2OWNB	0.00	60.00	320.71
10 FEB 25	09 FEB 25	FT25041KKCQR\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFERTRF-20250209ZS6E01T84L1U-B2OWNW	-250.00	0.00	70.71
17 FEB 25	17 FEB 25	FT25048ZGPZ\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF20250217715937707S-W2OWNB	0.00	300.00	370.71
17 FEB 25	17 FEB 25	FT25048B60YR\BNK	VISA POS CHGS AC-1400001436025	-6.93	0.00	363.78
17 FEB 25	17 FEB 25	FT25048B60YR\BNK	VISA POS TXN 16.79USD @ 1 USD @ FACEBK DUBLIN IE99999999	-277.17	0.00	86.61
17 FEB 25	17 FEB 25	FT25048K1L9H\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFERTRF-20250217O65R7SW1JG5U-B2OWNW	-80.00	0.00	6.61
19 FEB 25	19 FEB 25	FT250507J3LB\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF20250219020253569 9-W2OWNB	0.00	80.00	86.61
19 FEB 25	19 FEB 25	FT25050ZLRP9\BNK	VISA POS CHGS AC-1400001436025	-2.02	0.00	84.59
19 FEB 25	19 FEB 25	FT25050ZLRP9\BNK	VISA POS TXN 4.88USD @ 1 USD @ FACEBK DUBLIN IE99999999	-80.81	0.00	3.78
24 FEB 25	23 FEB 25	FT250550XKQ6\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF20250223650267231 5-W2OWNB	0.00	80.00	83.78
24 FEB 25	23 FEB 25	FT2505551M67\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF20250223966854581 4-W2OWNB	0.00	40.00	123.78
24 FEB 25	23 FEB 25	FT25055Y5ZVH\BNK	VISA POS CHGS AC-1400001436025	-2.07	0.00	121.71
24 FEB 25	23 FEB 25	FT25055Y5ZVH\BNK	VISA POS TXN 4.99USD @ 1 USD @ FACEBK DUBLIN IE99999999	-82.63	0.00	39.08
24 FEB 25	23 FEB 25	FT250554D4MP\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFERTRF-202502237LC168G62649-B2OWNW	-31.00	0.00	8.08
24 FEB 25	24 FEB 25	FT25055G2BDK\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF20250224003790444 3-W2OWNB	0.00	80.00	88.08
24 FEB 25	24 FEB 25	FT250558T96B\BNK	VISA POS CHGS AC-1400001436025	-2.02	0.00	86.06
24 FEB 25	24 FEB 25	FT250558T96B\BNK	VISA POS TXN 4.88USD @ 1 USD @ FACEBK DUBLIN IE99999999	-80.81	0.00	5.25
26 FEB 25	25 FEB 25	FT25057QB9W0\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF20250225989143242 0-W2OWNB	0.00	80.00	85.25
26 FEB 25	25 FEB 25	FT25057NYPZ0\BNK	VISA POS CHGS AC-1400001436025	-2.02	0.00	83.23
26 FEB 25	25 FEB 25	FT25057NYPZ0\BNK	VISA POS TXN 4.88USD @ 1 USD @ FACEBK DUBLIN IE99999999	-80.81	0.00	2.42
26 FEB 25	26 FEB 25	FT25057TH8BG\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF20250226213385498 5-W2OWNB	0.00	100.00	102.42
26 FEB 25	26 FEB 25	FT25057RZ3B7\BNK	VISA POS CHGS AC-1400001436025	-1.69	0.00	100.73
26 FEB 25	26 FEB 25	FT25057RZ3B7\BNK	VISA POS TXN 4.09USD @ 1 USD @ FACEBK DUBLIN IE99999999	-67.73	0.00	33.00
27 FEB 25	27 FEB 25	FT25058G7FB3\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF20250227696295891-W2OWNB	0.00	9,000.00	9,033.00

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POSTING DATE	VALUE DATE	REFERENCE	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT	BALANCE
27 FEB 25	27 FEB 25	FT25058TSQSY\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFERTRF-20250227B7B085456R39-B2OWNW	-9,000.00	0.00	33.00
27 FEB 25	27 FEB 25	FT25058Q278Z\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF20250227259668B260-W2OWNB	0.00	70.00	103.00
27 FEB 25	27 FEB 25	FT250589469G\BNK	VISA POS CHGS AC-1400001436025	-2.02	0.00	100.98
27 FEB 25	27 FEB 25	FT250589469G\BNK	VISA POS TXN 4.88USD @ 1 USD @ FACEBK DUBLIN IE99999999	-80.87	0.00	20.11
27 FEB 25	27 FEB 25	FT25058KPGBH\BNK	VISA POS CHGS AC-1400001436025	-0.17	0.00	19.94
27 FEB 25	27 FEB 25	FT25058KPGBH\BNK	VISA POS TXN 0.41USD @ 1 USD @ FACEBK DUBLIN IE99999999	-6.79	0.00	13.15
28 FEB 25	28 FEB 25	FT25059S7ZR4\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF20250228305947324S-W2OWNB	0.00	90.00	103.15
28 FEB 25	28 FEB 25	FT25059FWV7C\BNK	VISA POS CHGS AC-1400001436025	-2.02	0.00	101.13
28 FEB 25	28 FEB 25	FT25059FWV7C\BNK	VISA POS TXN 4.88USD @ 1 USD @ FACEBK DUBLIN IE99999999	-80.81	0.00	20.32
28 FEB 25	28 FEB 25	FT25059HG7NG\BNK	VISA POS CHGS AC-1400001436025	-0.16	0.00	20.16
28 FEB 25	28 FEB 25	FT25059HG7NG\BNK	VISA POS TXN 0.38USD @ 1 USD @ FACEBK DUBLIN IE99999999	-6.29	0.00	13.87
03 MAR 25	01 MAR 25	FT250625M2WG\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF20250301053004984Z-W2OWNB	0.00	90.00	103.87
03 MAR 25	01 MAR 25	FT250620H67L\BNK	VISA POS CHGS AC-1400001436025	-2.10	0.00	101.77
03 MAR 25	01 MAR 25	FT250620H67L\BNK	VISA POS TXN 5.07USD @ 1 USD @ FACEBK T3ARAJ8TA2fb.me/ads IE 99999999	-84.12	0.00	17.65
03 MAR 25	02 MAR 25	FT250629H72Q\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF20250302327204301Z-W2OWNB	0.00	90.00	107.65
03 MAR 25	02 MAR 25	FT25062TJ1XF\BNK	VISA POS CHGS AC-1400001436025	-2.26	0.00	105.39
03 MAR 25	02 MAR 25	FT25062TJ1XF\BNK	VISA POS TXN 5.45USD @ 1 USD @ FACEBK SLJ6DHYSA2fb.me/ads IE 99999999	-90.43	0.00	14.96
03 MAR 25	03 MAR 25	FT250629F75N\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF20250303366808011Z-W2OWNB	0.00	1,500.00	1,514.96
03 MAR 25	03 MAR 25	FT250620MF4L\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFERTRF-20250303SG34IHG0QOJ6-B2OWNW	-1,500.00	0.00	14.96
03 MAR 25	03 MAR 25	FT250629QTBR\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF20250303671802100Z-W2OWNB	0.00	1,400.00	1,414.96

Total Debit: GHS -12,010.75	**Total Credit:** GHS 13,320.00	**Closing Balance:** 1,414.96

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